

REMARKS

Applicant has carefully reviewed and considered the Final Office Action mailed on December 21, 2006, and the references cited therewith.

The claims are not amended herein. The total number of claims and total number of independent claims remains the same as before. Please charge any required fees, or credit overpayment to Deposit Account number 19-0743.

Examiner Interview Summary

Examiner Pardo and Applicant's Attorney conducted a telephone Examiner Interview on June 19, 2007. No agreement was reached as to allowability of claims during the interview.

Claim 10, 18 and 19-22 were discussed with regard to claim Anderson and Whitmyer. The Examiner said in the interview that claims 19-22 included limitations that were rejected in her rejection of claims 11-14.

Applicant again requested withdrawal of the finality of the Final Office Action mailed on December 21, 2006 and provided several reasons for this withdrawal of finality. The Examiner requested that Applicant provide a written request with reasons. The reasons (each of which was fully discussed in the Amendment and Response filed by Applicant February 21, 2007, and any one of which forms a basis for withdrawing finality) include the following:

1. The Final Office Action dated December 21, 2006, and Non-Final Office Action, dated June 13, 2006, did not provide a basis for rejection of claims 19-22. Claim 22 was previously indicated as allowable if in independent form.
2. The interpretation of "financial provider" (in Anderson) as a "docketing provider" (as in the present claims 11 and 19) is in error.
3. The use of the filing date of provisional 60/143,092 as the priority date accorded to Whitmyer U.S. Patent Application Publication No. 2002/0029215 is not supported for the rejection, since the Whitmyer provisional lacks the teaching used by the Examiner from the non-provisional. **A courtesy copy of Whitmyer 60/143,092 is attached.**
4. The Final Office Action dated December 21, 2006 said "Applicant's arguments file on April 04, 2006 have been fully considered but they are not persuasive" and then Section 5 copied the Examiner's reasons from the July 13 2006 Office Action; apparently the FOA did not consider the response filed on September 13, 2006.

5. The Examiner indicated in the Non-Final Office Action, mailed December 30, 2005, that claim 22 would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims. No basis for rejection has been asserted by the Examiner for claim 22 in either the Non-Final Office Action dated June 13, 2006, or the Final Office Action dated December 21, 2006. Applicant had amended claim 22 into independent form to be allowable.

Applicant's Amendment and Response Incorporated

Applicant's other remarks in the responses filed September 13, 2006 and February 21, 2007 provide further arguments for patentability, which are presented in those filings and thus are not repeated here.

Accordingly Applicant respectfully requests that the finality of the December 21 Office Action be withdrawn and a notice of allowance of all claims 10-16, 18-42 or a full response to Applicant's previous two submission be provided.

CONCLUSION

Applicant respectfully submits that the claims are in condition for allowance and notification to that effect is earnestly requested. The Examiner is invited to telephone Applicant's attorney (952-278-3501) to facilitate prosecution of this application.

If not otherwise provided herewith, please consider this a request for an extension of time for a sufficient number of months to enter these papers. If necessary, please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

Respectfully submitted,
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By their Representatives,

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